Microensure

About the Product(s)

Countries of Operation: Tanzania  
Product status: Active  
Institutional Model: Partner-agent  
Type of Coverage: Voluntary  
Type of Policy: Individual + family policy  
Benefits and services covered: In-patient and out-patient care

Microensure offers an ailment specific product that covers malaria, maternity benefits (pre-natal care, delivery including caesarean sections and post-natal care), diarrheal disease, pneumonia and acute respiratory infections, and in-patient and out-patient visits.

Premium Amount: The premium is US$40 per family per year (as of 2009).

Other information:

In Tanzania, two of Microensure's partners are the Anglican Church and the Coffee Growers’ Union. Selling insurance through these channels has helped to overcome the local community's mistrust of traditional insurance companies.

More about the scheme/information sources

Sources:

1. Center for Health Market Innovations: Microensure profile

Last updated May 2012.

Source URL: http://www.impactinsurance.org/hwg/products/microensure-tanzania

Links: